



2021-2022 Benefits Guide

RESIDENTS AND FELLOWS

Baystate  Health

ADVANCING CARE. ENHANCING LIVES.

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Compensation and Paid Time Off

Salary Resident & fellow salaries for the 2021-2022 academic year are:

PG1- \$64,000	PG3- \$69,100	PG5- \$75,300	PG7- \$81,700
PG2- \$66,300	PG4- \$72,300	PG6- \$78,600	PG8- \$84,900

Paid Time Off (PTO) Residents /fellows receive 4 weeks paid vacation and 5 days of sick time during each one-year appointment.

Educational Leave Educational leave is granted for professional and educational meetings at the discretion of the Program Director. The leave is not deducted from your vacation time. Financial support is provided to residents and fellows who present their research work at professional meetings.

Professional Liability Insurance and Licensure

Professional Liability Insurance Through the Baystate Health Insurance Company, Ltd. (BHIC), a self-insured professional liability program, Baystate provides professional liability insurance to all residents and fellows. This coverage includes legal representation for claims related to your professional activities during employment, in the amounts of \$3,000,000 per occurrence and \$15,000,000 in the aggregate. A purchased umbrella policy provides additional coverage up to a maximum of \$20,000,000. This program includes “tail coverage” for claims made after you leave employment at Baystate Health.

License Fees Baystate Health covers the cost for a Massachusetts limited medical license.

Health Insurance Benefits

These benefits become effective on your date of hire. Choose among individual, employee + child, employee + spouse, or family coverage.

Medical Insurance Baystate contributes significantly to the cost of the medical insurance plans. Through Health New England (HNE), Baystate offers two medical plans, the *Advantage Plus Medical Plan* and the *HSA Medical Plan*. A spousal surcharge is added to the cost of the team member paycheck contribution if your covered spouse is eligible for coverage through his/her employer. The surcharge can be waived if certain circumstances apply.

- **The Advantage Plus medical plan** is a traditional health plan. In this type of plan, you pay more in your paycheck contribution (premiums) than in an HSA plan, but the deductible is less. If you receive services and providers in the Baystate and Baycare network tier, there is no deductible. Services and prescriptions do have copays and coinsurance, but many services within the Baystate and Baycare network tier have no copay.
- **The HSA medical plan** is a high deductible health plan with a health savings account. In this type of plan, you pay less in paycheck contributions (premiums), but need to meet the deductible first, before the plan begins to pay a portion of the cost. In this plan, you have access to a Health Savings Account to make pre-tax contributions (up to \$3,600 per year for individuals and up to \$7,200 for families) to pay for qualifying medical expenses now and in the future. Baystate helps to fund your HSA by contributing \$400 annually for individual coverage and \$800 annually for all other coverage levels. In addition, under the HSA plan, you pay all prescription costs until you meet the medical plan deductible, then co-insurance payments apply.

For further information, visit [The Hub>Departments>Benefits>Medical Insurance](#)

Both Medical Plans Include:

- Preventive care services covered at 100% .
- Pharmacy prescription drug coverage.
- Access to telemedicine, medical and behavioral health services through *Teladoc*. Doctors and clinicians are available 24x7x365 by phone, online video or mobile app.
- Network tiers: You can save on your out-of-pocket health care costs if you select services within the BH/Baycare networks.
- A limit to the amount you have to pay out-of-pocket. This out-of-pocket maximum limits the amount you pay in deductible, copayment and coinsurance costs before the plan begins paying 100% of covered medical expenses.

Dental Insurance The plans include preventive care as well as basic and major restorative care. The *Value Plan* provides coverage of up to \$750 per person per calendar year. The *Choice Plan* provides coverage of up to \$2,000 per person per calendar year and orthodontia coverage.

Vision Insurance Available for purchase to cover eye exams, glasses, and contact lenses with discounts for laser vision correction surgery.

Financial Building Benefits and Support

Retirement Package – 403(b) Plan You are automatically enrolled at 3% of your pay, but you can change the contribution (more, less, or opt out) at any time. Your Empower retirement kit will arrive at your home about a month after your hire date.

Your Voluntary Contributions - You can elect any percent of your pay up to \$19,500 per year if under age 50 or any percent of pay up to \$26,000 per year if age 50+. Contributions can be made to the before-tax account, the after-tax Roth account, or both. Your contributions are immediately 100% vested.

Baystate Matching Contribution - Baystate matches \$0.50 for each \$1 on the first 4% of your contributions. The maximum match is 2% of your pay. Matching contributions are made biweekly and there is a 3-year vesting requirement.

Baystate Service Years Contribution Baystate makes an additional annual contribution based on your years of service which is provided as a percentage of your pay. Contributions are made each spring and you must be employed+ on December 31st to receive it. There is a 3-year vesting requirement. (**except for retirement, disability, death or RIF status*)

0-10 years of service: 3%

11-20 years of service: 4%

21+ years of service: 5%

Health and Dependent Care Flexible Spending Accounts (FSA) You can begin making pre-tax contributions the first of the month after your date of hire to be used for reimbursement of out-of-pocket healthcare care expenses, including medical, dental and vision. A maximum of \$550 from the Health Care FSA is eligible for rollover each year as long as you continue to contribute to the FSA. For dependent care out-of-pocket expenses, you can contribute higher amounts than the Health Care FSA, depending on your tax filing status and Baystate Health's non-discrimination testing results. Special rules apply if you are enrolled in the HSA plan.

Financial Consultations Financial planners and retirement specialists are available to address debt consolidation, budgeting, estate planning, saving and retirement planning.

529 College Savings Plan This is an education savings plan designed to help you set aside funds for future college expenses, offering significant tax benefits and an exceptional degree of control and flexibility. 529 plans can be used for virtually any public or private institution of higher education. This is a part of the BenefitsPlus offerings.

Income Protection Benefits

Baystate provides income protection, by paying a percentage of your salary for a specified period of time, in the event you are ill or injured and cannot perform the duties of your job. Short-term disability and long-term disability become effective on your date of hire, provided you are actively at work. Life Insurance is effective the 1st of the month following date of hire.

Short-Term Disability (STD) Baystate pays 60% of your annual base earnings up to 20 weeks, for full-time and part-time benefit-eligible team members, up to a maximum weekly benefit of \$3,500. You can choose to purchase an **additional 10% or 20%** STD buy-up insurance to supplement the 60% coverage (salary maximums apply). The maximum weekly benefit for the buy up coverage is \$7,500.

Long-Term Disability (LTD)

Baystate pays 60% of your annual base salary, for full-time benefit-eligible team members, up to a monthly benefit maximum of \$5,000.

Massachusetts Paid Family and Medical Leave (PFML) PFML provides you with job-protected paid time-off for your own illness or injury, as well as family leave to welcome a new child, take care of an ill or ailing relative or for certain military circumstances. The benefits for family leave and employee medical leave include up to a total of 26 weeks of job-protected paid leave. The paid portion of this leave for your own medical condition (PML), is based on your salary and is in supplement to Short Term Disability coverage. Be sure to understand how PML impacts your need for STD buy-up.

Term Life Insurance Baystate covers at least one times the salary for full-time team members and 50% of salary for part-time. This includes an option to purchase additional insurance up to 5 times base salary. This is subject to guaranteed issue maximums. Amounts over \$300,000 require medical underwriting.

These additional benefits are available for purchase at group discounted rates.

Legal Insurance This plan provides coverage for almost any personal legal matter.

Auto Insurance Coverage is available for theft, collision, bodily injury and more.

Homeowner Insurance Coverage is available for both homeowners and renters.

Pet Insurance & Pet Wholesale Discounts Insurance for dogs, cats, birds for medical problems, and conditions related to injuries and illnesses, available through Nationwide. Wholesale discount pricing for pet supplements, Rx and specialty foods, available through PETplus.

Identity Protection Insurance ID Watchdog provides identity theft protection; monitors credit reports, social networks, black market, etc. to protect personal information.

Critical Illness Insurance Critical Illness insurance pays cash benefits directly to you, if you are diagnosed with a covered disease or condition. You can use this money to pay for any expenses. Designed to complement your medical insurance coverage, not replace it.

Accident Insurance Accident insurance pays cash benefits directly to you, for covered accidents and injuries. You can use this money to pay for any expenses. Designed to complement your medical insurance coverage, not replace it.

Hospital Confinement Indemnity Insurance Hospital Indemnity insurance pays a lump-sum benefit for each day you are in the hospital—for whatever reason. You can use this money to pay for any expenses. This is designed to complement your medical insurance coverage, not replace it.

Whole Life Insurance Coverage is available for one to five times salary, with cash value available to you, your spouse, children, and grandchildren. Medical underwriting is required for some amounts.

Baystate Healthy - Your Well-being and Worklife Benefits

Health Management Tools Health coaching, digital tools, fitness, nutrition and resiliency programs, tobacco cessation and more!

Monthly Raffle Incentive Participate in activities to be automatically entered into raffle drawing for a \$1,000 VISA Debit Card!

Confidential Counseling Local counselors, as well as tele-mental health and text therapy available for you, your dependents and household members to work through personal issues you may face, including relationships/conflicts, challenges with children, substance abuse, stress, anxiety, depression or job-related concerns. Up to 6 sessions per person, per issue, per year.

Weight Watchers Your choice of membership; Community Meetings, At Work or Online.

\$150 Reimbursement Available to HNE plan members for participation in fitness or stress reduction programs.

Childcare and Parenting Resources Childcare referrals and parenting support.

Eldercare and Aging Resources Care-planning support for dealing with common concerns and navigating Medicare/Medicaid.

Additional Benefits

Meal Allowance Provided during required night float, extended day shifts and overnight shifts in-hospital.

White Coat Laundry Service Complimentary white coats and laundry service is provided.

Parking Free parking and shuttle service is provided.

Adoption Assistance Up to \$3,000 per child. Maximum \$6,000 annually.

Educational Assistance Reimbursement up to \$2,500 for registration, books and coursework from accredited schools.

PerkSpot Discount Center Thousands of national and local discounts.

Credit Union Membership Take advantage of lower fees, low interest rates, free checking, and onsite banking.

Contact Us

For questions about your benefits, call HRAnswers at 413-794-4747. You have 30 days from your date of hire or job transfer to enroll in benefits. After you start employment, visit Baystate Health's employee intranet site where you will find comprehensive information about your benefits: [The Hub>Departments>Benefits](#)

The information contained in this document applies to all full-time and part-time team members who are regularly scheduled to work 16 or more hours (or 15 hours or more at Baystate Home Health) a week. This document is intended to provide a summary of key elements of the Total Rewards for most Baystate Health team member positions. In the event there is a discrepancy between this document and the approved complete plan document, the complete plan document will govern.